

THE 162nd FIGHTER WING GUIDE TO RETIREMENT BENEFITS



162FW RETIREES

162nd FW Guide to Retirement Benefits

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Introduction



Welcome to the world of military/government retirement benefits.

You worked long and hard to acquire the benefits that you have earned and deserve to maximize your access to them. Unfortunately, other than receiving a retirement paycheck many retirees are not aware of all available benefits. This guide is designed to provide basic guidance to access more detailed information that is needed to take full advantage of your retirement benefits. In many cases benefits are free, and in most cases, they also apply to your spouse and other dependent family members. If there is a cost, it will most likely be less than you would pay in a non-military environment. These benefits are there for you. Seek them out and take advantage of a very generous retirement system.

This guide provides information from various sources to assist all retirees in accessing data needed to find and enjoy their hard-earned retirement benefits. Information given here is current and accurate, to the best of our knowledge, at the date of publication. For up to date, detailed, official information please contact the individual agencies using the websites and telephone numbers provided. 1-800, 866, 877 and 888 phone numbers are toll free. Phone numbers and websites may be listed in more than one place as a convenience to the reader. On page 17 there is a comprehensive directory of organizations and contact information.

The Retirees Office at the 162nd has limited resources and is not manned on a full time basis; however, the Retired Activities Office (RAO) at Davis-Monthan AFB is open Monday through Friday from 9 AM to 2 PM. This office is staffed by dedicated, knowledgeable people who are glad to help with any questions you may have about retirement benefits. Feel free to call or visit them. They are available and ready to help military retirees from all branches of service.

The chapters on identity theft, scams and how to protect your information were added because misuse of personal information has become a common problem in our society. Unscrupulous individuals who steal identities or promote scams specifically target retired people because they feel older folks on fixed incomes are gullible, misinformed and easy pickings. Let's show them that's not the case!

162nd Retirees Office

Retirement Pay



Retirement Pay is initiated by completing the proper paperwork prior to retirement. Once your information is processed, you can make some basic changes by telephone or on the website.

Let's start with the most important item first, which, obviously, is your retirement pay. As an Air National Guard retiree you will be eligible for retirement pay from one or both the **Military Retirement System** and the **Federal Civil Service Retirement System**. Mistakes are rare in the processing of retirement paperwork, however, we recommend you know your entitlements and carefully scrutinize your first annuity statement when it arrives. Any noted errors should be corrected immediately by contacting the appropriate agency.

Military Retirement Pay was processed through your local personnel office. After you are retired and processed into the system, your information is available from the Defense Finance and Accounting Service (DFAS) in London, Kentucky. Questions about your account can be addressed by calling DFAS at 1-800-321-1080. Access your account on-line at the DFAS website <https://mypay.dfas.mil>. Access your personal account on the myPay link. It will require your Social Security Account Number (SSAN) and you will also need to establish a pin number.

Civil Service Retirement Pay is governed by one of two systems: either the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). Retirement pay for both of these systems is processed through the US Office of Personnel Management (OPM) in Boyers, Pennsylvania. All retirement claims from the Arizona Air Guard are initially evaluated and processed through the Human Resources Office (HRO) at State Headquarters in Phoenix, AZ, and then forwarded to OPM for final processing. Your completed retirement package initiates your personal Civil Service Annuitant (CSA) claim number, which is needed to access your retirement information. Once you have been assigned a CSA number you can call and talk to an OPM representative at 1-888-767-6738, or access your account on the website at www.opm.gov/retire. Click on "Services Online" to access your own account. You will need your CSA number and a pin number. Once you have access to your account you can view your annuity statement and make some changes on-line, such as address and federal and state tax withholding. You can also request a duplicate 1099-R and buy savings bonds. Of course, if you don't have internet access, you can call the toll-free number, get certain information from the menus provided, or talk to a live representative.

Medical Benefits



Next to your retirement pay your medical benefits are the most important benefit you have earned.

The medical benefit plans you carry into retirement may be the most important benefit, other than your pay, you have earned in your Air National Guard (ANG) career. Information provided here is only to identify your choices and provide contacts to make a phone call or access the web to obtain needed information.

Military Health Benefits (TriCare). Title 32 (AGR) personnel, who retire with 20 qualifying years, receive TriCare military medical benefits before and after retirement. Traditional Guardsmen, and Air Tech retirees, who retire prior to age 60, become eligible for TriCare medical benefits only after reaching age 60.

Military Medical Records. The Defense Enrollment Eligibility Reporting System (DEERS) is a computerized database of military sponsors and family members who are entitled to TriCare benefits. Ensuring current and accurate information in this system is critical. Status changes such as moving, marriage, birth, divorce or death need to be reported to DEERS to ensure proper execution of TriCare claims. Get information or make changes in person at your nearest military personnel office (includes ANG bases) or call 1-800-538-9552. Also, some changes can be made on the web site at www.tricare.mil/deers/.

Federal Employees Health Benefits (FEHB) prior to age 60. If you retire as an Air Technician in the Federal Civil Service System prior to age 60 you may chose to have your FEHB follow you into retirement. You can keep the plan you had while working and still have the option to change providers during open season. Your cost in retirement is the same as for those who are still working. The option to choose TriCare medical benefits is not available until age 60.

ANG Retirees Health Benefit options at age 60. At age 60, all ANG retirees now become full military retirees and are eligible for all military benefits including TriCare. Thus, ANG Air Tech retirees, at age 60, can have a choice between FEHB and TriCare. We recommend you evaluate both plans carefully to see which plan works best for you. To help make a choice, you can consult with a TriCare representative at the nearest TriCare Office or access information by phone or on the web. (TriCare contact information is on the next page.)

Important note 1: Even if you retired prior to implementation of TriCare in AZ in 1996, you are eligible to sign up for this plan. Though TriCare was implemented after you retired, it applies to all military retirees regardless of retirement date. If you join TriCare ensure your DEERS info is up to date.

Important note 2: If you are an Air Tech retiree and choose TriCare as your provider you should never cancel your existing FEHB medical plan. You should suspend, not cancel, your FEHB plan, thus allowing you the option to reopen your civilian benefits in the future. Suspend your FEHB insurance by completing form RI 79-9 (available from the Retirees Office or at www.opm.gov) and forwarding it to OPM. Ensure that suspension of your FEHB and activation of your TriCare plan is properly coordinated to prevent lapses in your insurance coverage.

How to get information on the TriCare Program. TriCare information is available on their website at www.tricare.mil or by calling 1-888-874-9378. You can also get information from TriWest (the TriCare West Region provider) at www.triwest.com. A TriCare Service Center (TSC) is located in the Davis-Monthan AFB Clinic, building 400. TriCare representatives are available to answer questions.

Prescription medications for retirees - Options are available. ANG military retirees have three options to obtain medications. (1) Prescriptions can be filled at no cost at an on-base pharmacy. (2) Prescriptions can be filled at an off-base pharmacy by paying the designated co pay. (3) Prescriptions can be filled through the Express-Scripts Mail Order Pharmacy for a nominal fee (see below).

(1) Military base pharmacies. Military retirees can get prescriptions filled for free at a military base pharmacy. This includes the retiree and dependent family members (spouse and dependent children under 21). An added advantage is that prescriptions from the base pharmacy will provide up to three months supply per visit rather than the one month received at an off-base pharmacy. Not all drugs are available at the base pharmacy; however, they do carry an extensive listing of brand name and generic medications.

(2) Off-base Pharmacies. In both the FEHB and TriCare healthcare systems you can have prescriptions filled at off-base pharmacies by paying the co pay designated by your health insurance plan.

(3) TriCare Mail Order Pharmacy. Military retirees can get prescriptions filled through the Express-Scripts TriCare Mail Order Pharmacy (TMOP). This option is not free; however, it allows you to order meds over the internet, or by phone, and provides up to three months supply on one order for only one month's co pay. Orders are shipped by US Mail to your home. The meds list (formulary) is more extensive than at base pharmacies. To learn more about the mail order pharmacy, call 1-866-363-8667 or visit their website at www.express-scripts.com.

TriCare and Medicare. At age 65 Medicare benefits kick in. Also at age 65 TriCare For Life benefits are available as a supplement to Medicare for all ANG military retirees. To activate this rest-of-your-life medical plan you must ensure enrollment in Medicare Part B at age 65. There is a charge for Medicare Part B but automatic payments are deducted from your Social Security annuity each month. There is no additional charge for TriCare For Life.

Space-Available Travel and Lodging



Retirees can take advantage of travel benefits and military lodging facilities that provide cost savings and enhanced security.

Space-Available (Space-A) travel and lodging for retirees is available at military bases throughout the continental United States, Alaska, Hawaii, and some bases in other countries. This allows you to utilize military facilities as you travel. Benefits available to you include lodging, RV and camping sites, vacation condominiums, resort facilities, and travel on military aircraft. Reservations in advance are always recommended to insure availability.

Lodging Facilities. If you travel in the U.S. by car you may stay at military lodging facilities as a Space-A traveler. Some bases will make reservations only 24 hours in advance but some will sign you up further in advance. Computer access is available at www.dodlodging.com. This will give you the Navy Lodge website which also has links to the other services lodging facilities.

For availability on Air Force installations call toll free to 1-888-235-6343.

You may also stay at Navy Lodge facilities at Navy bases throughout the US and in some foreign countries. For Navy Lodge reservations call 1-800-628-9466.

There are also facilities available at some Army posts. Army post lodging is operated by Army MWR. Call 1-800-462-7691 for details.

Additional facilities are available on a limited basis at some Marine, Coast Guard and National Guard bases. Each base and service has different rules so you have to contact the individual facilities for availability and specific information.

Recreational Vehicle Facilities. Campers and Recreational Vehicle (RV) travelers may stay on military bases with RV parks and camping facilities. Air Force facilities are called FamCamps. Rates are reasonable compared to off base facilities. Added benefits are the use of military base facilities and the safety of base security.

Air Travel. Using military aircraft to fly to your destination is free but there are some things you need to know. Primarily, you have to be flexible and adapt to the Air Forces' schedule. There is never an absolute guarantee you will get on board to reach your destination and return. The aircrew will do everything they can to accommodate you; however, their first responsibility is to their mission and to active duty personnel. After all, you are a "space-available" traveler. Normally, things work out but you should always have an alternate plan. There is a passenger terminal with limited departures at Davis-Monthan AFB. For basic information on Space-A air travel call DMAFB passenger (PAX) terminal at (520) 228-2322.

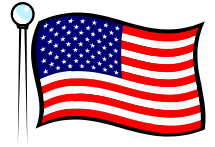
Resort Vacations. There is an Armed Forces Vacation Club where you can make reservations at resorts all over the world. For information on these resorts call 1-800-724-9988 or access the website at www.afvclub.com.

In addition to the Armed Forces Vacation Club the military operates resorts in prime vacation locations like the Hale Koa in Hawaii and the Shades of Green Resort at Walt Disney World in Orlando, Florida. To make reservations at these resorts call toll free to the Hale Koa at 1-800-367-6027, or call the Disney resort at 1-888-593-2242. These resorts are generally busy but will accept reservations up to 365 days in advance.

Military Travel Information. There are some excellent books on travel benefits published by Military Living Publications. Information on these books may be obtained by calling 1-703-237-0203 or access on-line at www.militaryliving.com. These books are filled with information on location, cost, availability, on-base facilities and contact phone numbers for military bases within the United States and around the world. They are a valuable tool for any military traveler and may be purchased at Base Exchanges on any military base.

Remember, the benefits described above are not automatic. You have to seek them out. If you like to travel; military lodging and travel is a unique privilege that can be convenient and rewarding. An added advantage is the security and peace of mind that is available when staying on a military installation. You will find that the cost of taking advantage of these benefits is generally very reasonable. Taking the time and effort to check them out will almost certainly be worth the effort!

Veterans Benefits



In addition to benefits earned as a military retiree, you may also qualify for additional Veterans Administration (VA) benefits if you meet certain requirements of service.

Veterans Benefits provide some special compensation to military members who have served their country in specific conflicts at specific times and in special ways. This usually involves being on active duty in a combat zone or in the support of a war effort.

There are some Veterans Benefits that are in addition to normal military retirement benefits. Not all Air National Guard (ANG) retirees qualify for veterans benefits. It depends on when you served and the type of service you performed in your military career which may include both active duty and ANG service.

If you qualify as a veteran some of the additional benefits may include:

- * Medical care at a VA Hospital.
- * Burial benefits.
- * Educational benefits under the Montgomery GI Bill.
- * Home buying privileges such as no-down-payment guaranteed mortgage loans.

If you would like to find out more details about your eligibility for VA benefits, call the Veterans Administration at 1-800-827-1000 or visit their website at www.va.gov.

Survivors Benefits



You need to know how much your survivors benefits are and how to initiate them. Know the rules now so your beneficiaries don't have to scramble for information when they need it most!

Never assume you have survivor's benefits automatically coming to your spouse when you pass away. Make sure you have proper paperwork available and stored in an accessible location that explains what benefits you have earned, what your spouse is entitled to, and how to initiate those benefits at the appropriate time.

Checking on your benefits is easy. For both military and civilian retirement pay, you are sent an annual statement that clearly identifies what benefits you, and your spouse, are entitled to. In both systems this annual statement lists your gross and net monthly income, all deductions from your pay, and the amount of survivor benefits your beneficiary will receive in the event of your death. Read this statement thoroughly each time you receive a new one. Any questions about your statement should be addressed to the appropriate agency to clarify your benefits. If you don't know where your statement is, or don't recall receiving one, call the appropriate agency and have them send you the information. Once you have it, sit down with your family and discuss what benefits they have coming.

Your military pay contact is the Defense Finance and Accounting Service (DFAS). Call toll free at 1-800-321-1080. Their website is <https://mypay.dfas.mil>.

For Federal Civil Service pay, the agency to contact is the US Office of Personnel Management (OPM). They can be reached toll free at 1-888-767-6738 or you can visit their website at www.opm.gov/retire.

Life Insurance. An important part of survivor's benefits is life insurance. If you have any life insurance policies, make sure your spouse and children know what you have, where the policy is located and who to contact to initiate benefits.

Additional life insurance benefits may be available through memberships in clubs and organizations. This includes credit unions, veteran's organizations, Masonic and military related organizations. They may provide the opportunity to sign up for life insurance and some organizations may automatically enroll you in a policy as part of your membership. Check with any organizations you are associated with to see if there are benefits available to you and your family.

The time to organize all of your documents for these benefits is now! Make sure your survivors know where the paperwork is located. Don't leave your loved ones in the dark when it comes to their survivors benefits.

Long Term Care Insurance



Long Term Care Insurance is medical insurance that covers care in assisted living facilities and nursing homes. This insurance may, or may not, be right for you.

Long Term Care (LTC) Insurance is a relatively new concept becoming more popular in the last 10 to 15 years. The reason for this insurance is to help cover costs accrued if you need to move to an assisted living facility or nursing home. Some policy options also cover various types of home care. Be aware that, in most cases, normal health insurance does not cover long term care. Whether you may need, or want, this type of insurance will depend on when you retire, your projected health status, current age, financial status and family status. Unfortunately, the older you are when buying this insurance the more expensive the premiums.

LTC insurance is sold through most major insurance carriers and is also available from the federal government. If you decide to check out this type of insurance we recommend you look at options from several companies because, as with most insurance policies, premiums, and coverage vary from one company to the next.

The US Government now provides a long term care policy under the title of the Federal Long Term Care Insurance Program. This program provides various LTC insurance options for you and your spouse and is available to all current and retired federal employees (includes military). If you are in the market for LTC insurance you may consider this federal program as an option. Cost premium calculations can be done at the website with available rate calculators so you can get an idea of the cost of coverage and have information to compare with other carriers. Should you choose the Federal policy the insurance premiums can be deducted from your military monthly annuity.

Detailed information on the Federal LTC Program is available by calling 1-800-582-3337 or visiting the website at www.ltcfeds.com.

Information on other policies can be obtained from your insurance agent or by calling the various insurance companies on their toll-free numbers or visiting their internet websites.

Military IDentification Card



The Military Retirees ID card is your ticket to many benefits.

Note: Your ID card has your social security number on it. For that reason we recommend you use it as identification only for official government business.

The Military Identification (ID) card, DD FORM 2 (RETIRED) for the retiree, and DD FORM 1173 for the spouse, is issued to retirees and is the official passport to many retirement benefits. The ID card allows entry into military facilities across the country. When on a military base, you have the advantage of access to the Base Exchange, Commissary, FamCamps, lodging facilities and many other services that are an important part of your military benefit package.

If your ID card is lost or stolen go to the nearest military base (includes ANG bases) to the personnel section, inform them of your loss and request a new card.

Title 10 and Title 32 (AGR) military status personnel receive full retirement benefits, and a blue ID card, when retiring after 20 qualifying years of service.

Traditional Guardsmen and Air Technician retirees receive some benefits when, prior to age 60 but with 20 qualifying years, they stop attending drills and transfer to the Retired Reserve. These are "gray area retirees" and they receive a red retirees ID card. This card provides access to a limited number of benefits that include base access, BX and Commissary privileges.

Retirees will need to obtain a new ID card at various stages of retirement. At age 60, gray area retirees will become eligible for full military retirement benefits and will need to replace the red card with a blue one. At this time they become full-fledged military retirees eligible to receive military retirement pay and other benefits and privileges identified in this guide.

For all military retirees; at age 65 the ID card has to be replaced one more time. As you become eligible for Medicare benefits, supplemented by TriCare For Life, a new card needs to be issued. This new card is also blue and should be marked INDEF in the medical expiration date block on the back of the card.

Rules on spouses ID cards are a little different. They need to be renewed every four years until age 75. One deviation to that rule is at age 65, when a new card is needed to identify Medicare and TriCare For Life status as described above. After age 75 a permanent ID card is issued.

Social Security



Social Security – Making a decision when to take it!

As a tax paying citizen of the USA you are eligible to receive Social Security benefits in proportion to the amount of money you have earned, how many years you paid into the social security system and how much you have paid in Social Security taxes over your lifetime. The Social Security Administration (SSA) allows you some options on when you can start receiving this benefit.

- * You may start receiving your Social Security benefit at age 62 with a reduced annuity of approximately 75% of your Full Retirement Benefit.
- * At age 65 or shortly thereafter, depending on the year you were born, you are eligible to receive your Full Retirement Benefit.
- * If you wait until age 70 to receive your benefit, at that time your annuity will be approximately 132% of your Full Retirement Benefit.

For information on your own benefit, you should receive an annual statement in the mail about 3 months before your birth month. If you have not received a statement obtain a Form SSA-7004 to send in. To get this form call the SSA toll free number, go to your nearest SSA office, or download it from the SSA website.

You are in charge of making the decision on the best time to initiate your Social Security benefits. The decision should be based on several factors, as follows:

- * Your need for the additional money at various ages starting at age 62.
- * Your health and life expectancy at the different ages.
- * What you plan on doing with the money when you receive it.
- * Whether you are still working at age 62 and beyond.

We recommend you evaluate the above factors before making your decision. There may also be other factors that apply to you that are not listed above. If you have a financial advisor, he or she could give guidance on what is best for you. Also, available information from the SSA can help make a decision.

Ways to acquire information on Social Security benefits are as follows:

1. Call the SSA at 1-800-772-1213.
2. Visit your local Social Security office.
3. Visit the website at www.ssa.gov.

Protecting Your Social Security Number



Your Social Security Account Number (SSAN) is a prime target for identity thieves. There are many things you can do to protect it!

It is recommended that since your military ID card has your social security number on it that you use it as identification only for official government business. In all other cases use your driver's license or another form of ID.

Everyone should now be aware that identity thieves are after your Social Security number. Once they get that number you are prime fodder for identity theft. Much of your personal information is available to identity thieves through telephone books and city directories, however, your SSAN is, or should be, a little more difficult for them to obtain. Minimum exposure of your SSAN reduces the chance it will fall into the wrong hands. Following are some ideas that, if put to use, may make it a little harder for the bad guys to get your SSAN and other vital personal information.

Putting your SSAN on your driver's license is an option in the State of Arizona. We recommend you **DECLINE** this option; there is no good reason to have it there. Also, we recommend you remove your Social Security card from your wallet or purse. If you carry your military ID with you, which is your passport to military facilities and benefits, your SSAN is printed on that ID. If you are 65 or older your number is also printed on your Medicare card.

It seems to be common practice that when you sign up for services from major corporations, utilities, cell phones and other businesses, they ask for your SSAN in addition to other personal information. As a general rule the only institutions that need your SSAN are the IRS, your employer, state government to get a drivers license, your financial institutions and medical care if you are on TriCare or Medicare. Many companies ask for your number but don't need it so we recommend you ask at least two questions when asked for your number:

1. Why do you need my Social Security number?
2. If I don't give it to you, what happens then?

In most cases, businesses don't need your number and you will receive the service you ask for anyway. If they say it is required, then you have to decide whether it is worth giving up your number to acquire that service. The bottom line here is to give out your SSAN only when absolutely necessary.

Following is a basic list of things you can do to limit exposure of your SSAN:

- * Use your military ID card only for US Government business.** Since your SSAN is on your military ID card we recommend you only use it when accessing a military base or doing government business that specifically requires it.
- * Don't have your SSAN imprinted on your driver's license.** Though your SSAN is required to get a drivers license, having the number printed on your license is optional. Decline this option! There is no reason to have your SSAN on your driver's license.
- * When asked for a photo ID, use your driver's license, not your military ID.**
- * Don't carry your Social Security card with you.** Leave it at home in a safe place. This is just one more document that, if lost, will compromise your personal identity. Your SSAN is on your military ID card and Medicare card anyway.
- * Make sure your SSAN is not printed on your checks.**
- * Don't give out your SSAN to conduct business unless it is absolutely necessary.**
- * Never give your SSAN, or other personal information, to anyone over the phone or internet unless you initiated the call or connection.** No legitimate company or financial institution will call or e-mail you and ask for this information.

Limiting Use Of Your Personal Information



To limit use of your personal information, decrease the chance of ID theft, and protect you from dishonest solicitations from those who would steal from you, here is some information that may help.

Your personal information consists of your name, address, phone number(s), date of birth, your personal and financial account numbers and your Social Security Account Number (SSAN). We addressed your SSAN in Chapter 9.

It is common practice for legitimate businesses in our society to collect your personal information to create customer profiles for use in marketing their products. Much of the information they ask for is not necessary. It is suggested you give out only the minimum information needed to do any type of business.

It is also common for identity thieves to try to get your personal information to help them scam you or steal your hard earned finances. Scams can come to you in a telephone call, in the mail, through phony websites or unsolicited e-mails, or by a knock on your front door. They can take the form of fake magazine subscriptions, work-at home schemes, can't lose investment proposals, fraudulent lottery winnings and many other creative but too-good-to-be-true deals. If you have any doubt that a deal is legitimate don't hand over money, write a check, sign anything or give out personal information until you check it out the legitimacy of the person, and the company, you are going to do business with.

Following is a basic list of things you can do to reduce unwanted solicitations, and prevent the transfer of personal information to those who don't need it.

*** Get on the US Government Do Not Call Registry.** Managed by the Federal Trade Commission (FTC), this list is designed to stop telemarketers from calling you. Getting on the list is easy. Call from the phone you wish to have listed or log on to the website and enter your telephone number and e-mail address. That's it! No other information is given. It is effective in about 30 days and good for five years. Call 1-888-382-1222 or access the website at www.donotcall.gov

*** Don't let your credit card out of your sight when completing a card transaction.** This is a real problem in restaurants when they take the card to the back room to make the financial transaction. One option is to pay cash. If you decide to let your card go out of your sight, make sure it is your own card that is returned to you.

*** Take your personal information out of the telephone book.** Choosing an unlisted or unpublished status in the telephone book will cost a monthly fee. However, if you choose to list only your first name initial(s) and last name, and delete your mailing address and zip code, there is no additional charge. People you know can still find your number in the book, while others who do not know your full name will have trouble identifying you and acquiring your personal information.

*** Opt out on all accounts or services.** Banks, credit card issuers, department stores and any other organization you have an account with can share your personal information, unless you opt out. They are required to send you an annual opt out notice, sometimes called a "Privacy Policy", which is usually included in your monthly statement. If you don't want them to share your information, and/or want to take steps to cut down on solicitations, respond to these notices and choose to opt out.

*** Check your credit reports at least once a year.** It's free! The government requires credit bureaus to provide individuals a free credit report once a year. The three credit bureaus are Experian, Equifax and TransUnion. For your free credit reports visit the website at www.annualcreditreport.com or call 1-877-322-8228. This is the only contact point required by the government. When you contact them the credit reports are free but the credit bureaus will try to sell you an optional "Credit Score", or FICO score, for a fee. This is legal so if you want your "Score" you have to pay. There are other similar contacts that use the words **free credit report** in their title that are not the official contact point. Don't be fooled by this clever play on words. These "clones" may charge you for your credit reports. When you receive your credit report(s) read them to make sure there are no unfamiliar or incorrect entries. If you find inaccurate entries or errors, each credit bureau provides procedures to notify them to make corrections.

*** Scam Alert.** If you get unsolicited phone calls in the form of surveys or promises of money and/or benefits of some kind, be wary. If solicitors you don't know ask for your personal information, don't give it to them! If they say they are from your bank, credit card company or any other company you do business with, hang up and call your company back with a number you know is correct. (Correct numbers are written on your monthly bill or statement.) Financial institutions will never initiate a solicitation for your business in an e-mail or over the phone.

Ensure you only give personal information over the phone in a call that you initiate. Illegal solicitors are professional con artists and very persuasive. If you question the legitimacy of a business call the Better Business Bureau at (520) 888-5353. If you feel you have been scammed call the AZ Attorney General's office at 1-800-352-8431. These organizations can provide assistance and guidance.

*** Beware of some e-mails and websites.** Some bad guys assume the identity of legitimate organizations through fake e-mails and websites. Their goal is to get you to share your personal information once you have answered the e-mail or accessed the web site. This is called "phishing" and it has become a very effective internet scam. As a general rule, never open any e-mail with an address you don't recognize. Also, never use a link in an e-mail to access a website that involves your personal or financial information, and never give out any personal information over the internet unless you initiate the call or connection. Stay current on this subject by reading related articles in the newspaper, magazines and periodicals. Also, pay attention to related stories on the TV or radio. The media is very good at detailing information on the latest scams.

*** ID Theft.** If unscrupulous people acquire your personal information they may open false accounts in your name, steal from your bank account, or use your credit card information to make purchases that can literally ruin your financial life. It is wise to check all of your financial statements monthly. If you see items you don't recognize, contact the affected institution immediately. If you feel you have become an ID Theft victim call the Federal Trade Commission at 1-877-438-4338 or visit them online at www.ftc.gov/idtheft.

*** Shred all documents that contain your personal information.** This includes credit cards, credit statements, bank statements, receipts and any other documents that have your name, account numbers and/or other personal information on it. You should destroy all of these items before discarding them. Criminals have been known to get the information they need by rummaging through peoples trash. Personal paper shredders are a viable solution to this problem. They are readily available from office supply and big box stores and some of these machines even shred credit cards and computer discs. This is one item that is a good investment for anyone that wants to protect their personal information.

To sum it all up, you should never give out any personal information to unfamiliar companies or unknown persons. Be particularly stingy with information such as credit card numbers and expiration dates, bank account numbers, dates of birth and your SSAN. Give out this information only if it is necessary to do business and only if you initiate the transaction and know who you are talking to. If people don't have a need for your information, don't give it to them!

It takes time and effort to keep ahead of the criminals but the results are worth it. Be aware and don't become a victim!

Index of Organizations, Phone Numbers and Websites

	Organization	Phone Number	Website/e-mail
<i>Military and Government Benefits</i>			
1	Defense Finance and Accounting Service (DFAS) US Military Retired Pay PO Box 7130 London, KY 40742-7130	1-800-321-1080 MyPay 1-877-363-3677	https://mypay.dfas.mil
2	US Office of Personnel Management (OPM), Federal Civil Service Retired Pay Retirement Operations Center PO Box 45 Boyers, PA 16017-0045	1-888-767-6738	www.opm.gov/retire You can also e-mail questions to: retire@opm.gov
3	Veteran's Administration	1-800-827-1000	www.va.gov
4	Social Security Administration (SSA)	1-800-772-1213	www.ssa.gov
5	General Military/Retiree Info.		www.military.com
<i>Local Contacts</i>			
6	162nd Retirees Office	(520) 295-6663	162.retirees@aztucs.ang.af.mil
7	DMAFB Retirees Activity Office (RAO) 3500 S Craycroft Road Davis-Monthan AFB, AZ 85707	(520) 228-5100	
<i>US Government Information</i>			
8	US Government Do Not Call List	1-888-382-1222	www.donotcall.gov
9	US Govt Sponsored Free Credit Report	1-877-322-8228	www.annualcreditreport.com
10	Federal Long Term Care Program (LTC)	1-800-582-3337	www.ltcfeds.com
<i>Medical and Health</i>			
11	DEERS (Def Enrollment Eligibility Reporting System)	1-800-538-9552	www.tricare.mil/deers/
12	TriCare	1-888-874-9378	www.tricare.mil
13	TriWest (TriCare West Region Provider)	1-888-874-9378	www.triwest.com
14	Express Scripts (TriCare Mail Order Pharmacy)	1-866-363-8667	www.express-scripts.com
15	Medicare	1-800-633-4227	www.medicare.gov
<i>Travel and Lodging</i>			
16	Air Force CONUS Lodging	1-888-235-6343	www.dodlodging.net
17	Navy Lodge	1-800-628-9466	www.dodlodging.com or www.navy-lodge.com
18	Army Lodging Reservations (MWR)	1-800-462-7691	www.armymwr.com
19	Hale Koa Resort (Hawaii)	1-800-367-6027	www.halekoa.com
20	Shades of Green Resort (Disney World)	1-888-593-2242	www.shadesofgreen.org
21	Armed Forces Vacation Club	1-800-724-9988	www.afvclub.com
22	Space-A Air Travel (DMAFB Pax Terminal)	(520) 228-2322	
23	Military Living Publications	1-703-237-0203	www.militaryliving.com
<i>ID Theft and Scam Information</i>			
24	Federal Trade Commission/ID Theft	1-877-438-4338	www.ftc.gov/idtheft
25	Tucson Better Business Bureau	(520) 888-5353	www.tucson.bbb.org
26	AZ Attorney General's Office	1-800-352-8431	www.azag.gov

The emblem below represents the original 152nd TFS, AZANG.
The unit was activated in the summer of 1956.



162nd Fighter Wing Guide to Retirement Benefits
Consolidated by the 162nd Retirees Office
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162ND FIGHTER WING
ARIZONA AIR NATIONAL GUARD
1650 EAST PERIMETER WAY
TUCSON AZ 85706-6052
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